

Information to identify the case:		
Debtor 1	Robert J. Ahart	Social Security number or ITIN xxx-xx-1987
	First Name Middle Name Last Name	EIN --
Debtor 2	Karen E. Ahart	Social Security number or ITIN xxx-xx-0362
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 14-24782-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J. Ahart

Karen E. Ahart
fka Karen E. Engle

4/15/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert J. Ahart
Karen E. Ahart
DebtorsCase No. 14-24782-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Apr 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2020.

db/jdb
cr +Robert J. Ahart, Karen E. Ahart, 1052 Sweet Brier Drive, Aliquippa, PA 15001-6502
+Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street,
Beaver, PA 15009-2100

cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
Lewisville, TX 75067)

cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866

13965123 +A&S Fcu, 2283 Broadhead Rd, Aliquippa, PA 15001-4674
13965124 +Aes/Nct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
13965125 ++BERKSHIRE BANK, PO BOX 1308, PITTSFIELD MA 01202-1308
(address filed with court: Berkshire Bank, 66 West St, Pittsfield, MA 01201)
14319057 Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
14023097 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083

13965129 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
13965133 +Dept Of Edu/osla Service, 525 Central Park Dr Ste, Oklahoma City, OK 73105-1723
13965135 Internal Revenue Service, Insolvency Unit, William S. Moorhead Federal Building,,
Charleroi, PA 15022

14035164 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
13965137 +Merc Adj Bur, Re: National Grid, Po Box 9016, Williamsville, NY 14231-9016
13992499 +National Collegiate Student Loan Trust-2005-3, Po Box 4275, Norcross, GA 30091-4275
13965139 OSLA, PO Box 18475, Oklahoma City, OK 73154-0475
14000625 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866

13965142 +Rjm Acq Llc, Re: Scholastic, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
13965141 +Rjm Acq Llc, Re: Children S Book Of The Month C, 575 Underhill Blvd., Suite 224,
Syosset, NY 11791-3416

13982440 +Ronald Ahart, 2614 County Rt 7, Oswego, NY 13126-5710

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 16 2020 04:01:38 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13986857 +E-mail/Text: bankruptcies@berkshirebank.com Apr 16 2020 04:02:47 Berkshire Bank,
PO Box 1308, Pittsfield, MA 01202-1308

13965126 +E-mail/Text: support@bullcityfinancial.com Apr 16 2020 04:02:46 Bullcity Financial Sol,
RE: Triangle Physicians For Women, 1107 W Main St Ste 201, Durham, NC 27701-2028
13965130 EDI: CITICORP.COM Apr 16 2020 07:38:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
Po Box 20363, Kansas City, MO 64195

13965127 +EDI: CAPITALONE.COM Apr 16 2020 07:38:00 Cap One, Po Box 30253,
Salt Lake City, UT 84130-0253

13965128 +EDI: CAPITALONE.COM Apr 16 2020 07:38:00 Capital 1 Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285

14004157 +E-mail/Text: bankruptcy@cavps.com Apr 16 2020 04:02:16 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13965131 +EDI: CCS.COM Apr 16 2020 07:38:00 Credit Collection Services Inc.,
Re: Nationwide Insurance, Two Wells Avenue, Newton Center, MA 02459-3225

13965132 +EDI: CMIGROUP.COM Apr 16 2020 07:38:00 Credit Mgmt, Re: Time Warner Cable,
4200 International, Carrollton, TX 75007-1912

14017632 +E-mail/Text: kburkley@bernsteinlaw.com Apr 16 2020 04:02:39 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945

14008500 EDI: ECAST.COM Apr 16 2020 07:38:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262

13966023 +E-mail/Text: bankruptcy@huntington.com Apr 16 2020 04:01:51 Huntington National Bank,
P O Box 89424, Cleveland OH 44101-6424

13965134 +E-mail/Text: bankruptcy@huntington.com Apr 16 2020 04:01:51 Huntington National Bank,
PO Box 1558 EALW37, Columbus, OH 43216-1558

13965136 +EDI: PARALONMEDCREDIT Apr 16 2020 07:38:00 Medicredit, PO BOX 1629,
Maryland Heights, MO 63043-0629

13981025 +E-mail/Text: bncmail@w-legal.com Apr 16 2020 04:02:09 NATIONSTAR MORTGAGE, LLC,
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132

13997800 +E-mail/Text: apbankruptcy@us.ngrid.com Apr 16 2020 04:02:54 National Grid,
c/o Bankruptcy Department C-1, 300 Erie Blvd West, Syracuse, NY 13202-4250

13965140 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 16 2020 04:03:19
Pinnacle Credit Service, Attn: Bankruptcy, Re: Verizon Wireless, Po Box 640,
Hopkins, MN 55343-0640

13982441 +E-mail/PDF: clerical@simmassociates.com Apr 16 2020 04:04:09 Simm Associates, Inc.,
Re: National Collegiate Trust/PHEAA, PO Box 7526, Newark, DE 19714-7526

13965143 +EDI: VERIZONCOMB.COM Apr 16 2020 07:38:00 Verizon Inc., PO Box 3397,
Bloomington, IL 61702-3397

TOTAL: 19

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

Date Rcvd: Apr 15, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
13965138* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,
Lewisville, TX 75067)
TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Bryan P. Keenan on behalf of Plaintiff Robert J. Ahart keenan662@gmail.com,
melindap662@gmail.com
Bryan P. Keenan on behalf of Joint Debtor Karen E. Ahart keenan662@gmail.com,
melindap662@gmail.com
Bryan P. Keenan on behalf of Debtor Robert J. Ahart keenan662@gmail.com, melindap662@gmail.com
J. Philip Colavincenzo on behalf of Creditor Beaver County Tax Claim Bureau
colavincenzolaw@verizon.net;colavincenzolaw@yahoo.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
LeeAne O. Huggins on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Michael John Clark on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
TOTAL: 14